

# At UCAR, our benefits package works for you!

## *Retirement Plan (TIAA-CREF)*

10% of base salary contributed by UCAR and mandatory 5% contributed by employee. Fully vested upon employment. Contributions are on a pre-tax basis.

## *Paid Time Off Leave (PTO)*

- Less than 2 years continuous service = 20 days per year
- 2-8 years continuous service = 26 days per year
- 8 or more years continuous service = 32 days per year

## *Family Sick Leave*

Up to ten working days/calendar year to care for immediate family member.

## *Tuition Assistance*

100% tuition and non-waivable fees, proportionate to FTE .  
Must meet certain guidelines.

## *Holiday Pay*

Nine paid holidays are observed every year.

## *Additional Benefits*

- Life Insurance
- Flexible Spending Accounts
- Family Medical Leave Act
- Travel Accident/AD&D Insurance
- Voluntary AD&D Insurance
- Long-Term Disability (LTD)
- Salary Continuation Pay
- Sick Leave Reserve

## *Cigna OAPIN (Open Access Plus – In-Network)*

- \$0 Deductible, Preventative Care is covered at 100%
- Primary Care/Specialist Visits are \$20/\$30, Urgent /Emergency Care \$50/\$100 per visit.
- Out-of-Pocket Maximum = \$3,000 Employee only/\$6,000 Employee + Family. Plan pays 100% for the remainder of the year after the Out-of-Pocket Maximum is reached.

## *Cigna HDHP (High Deductible Health Plan)*

- Annual deductible = \$3,350 Employee only/\$6,750 Employee + Family (any combination). In-network out of pocket is \$4,200 Employee only/\$8,400 Employee + Family (any combination).
- Annual out-of-network is covered at 50% of all services once deductible is met with maximum out-of-pocket cap of \$8,400/employee and \$16,800/Employee + Family (any combination)
- Health Savings Account (optional)

## *Cigna Dental PPO Plan*

- Preventive care is covered at 100% (no deductible)
- Basic care covered at 80% after \$75 deductible per person
- Major restorative care covered at 50%
- \$1,500 annual individual maximum
- 50% lifetime orthodontia benefit



All benefits and rates are based on full-time status with appointment of 6 months or more.